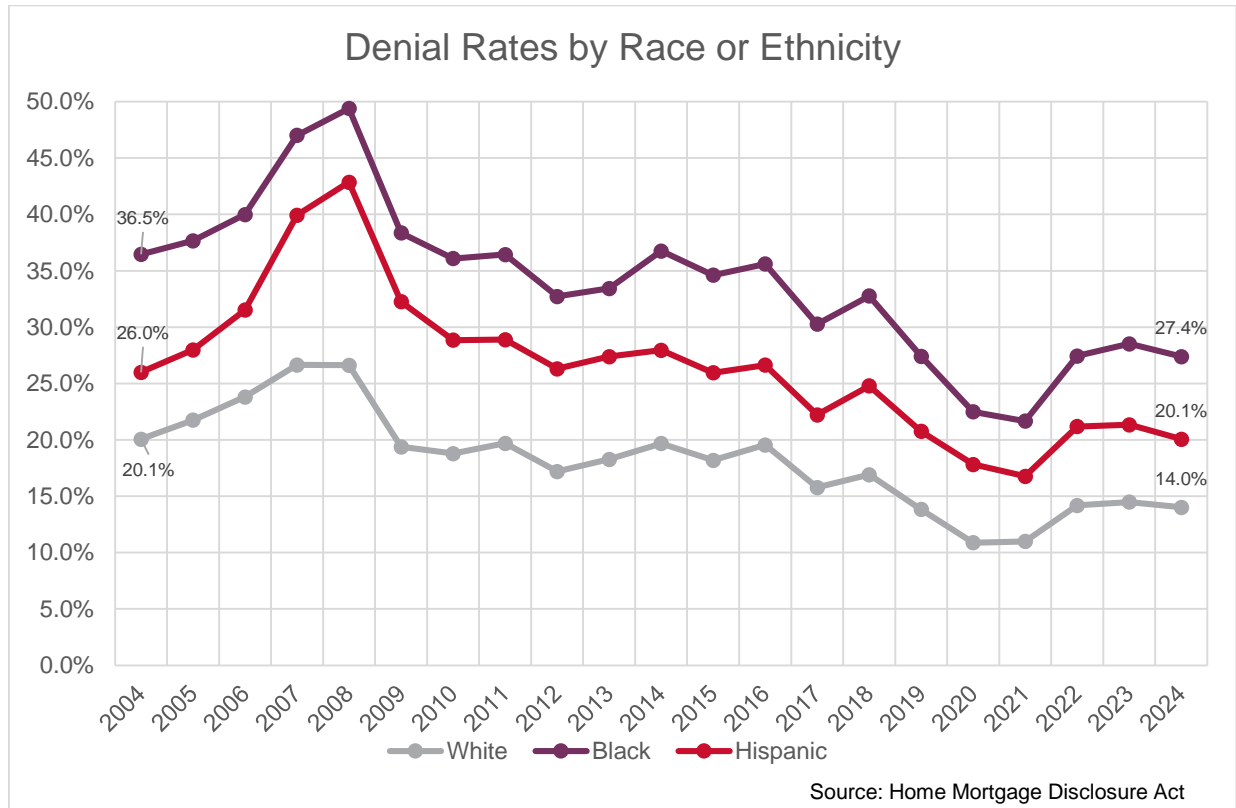


## **Appendix C: Denial Rates and Homeownership Rates by Race, Ethnicity, Sex, and National Origin**

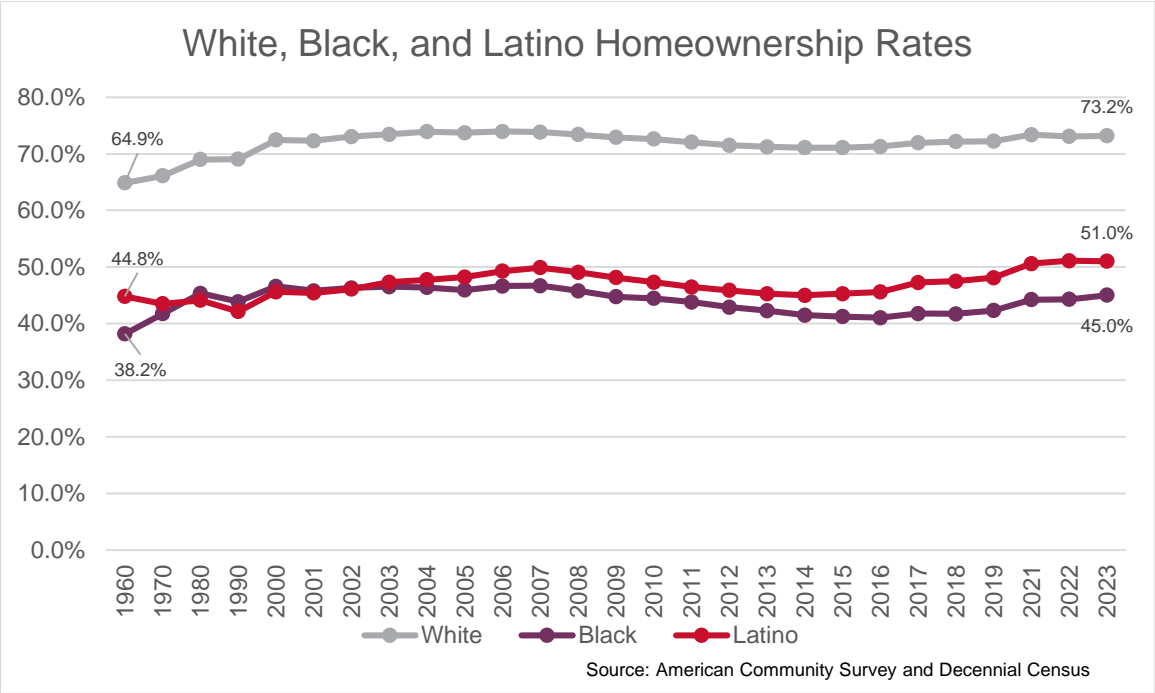
**Figure 1: Denial Rates by Race and Ethnicity**



**Chart 1: Denial Rates by Race and Ethnicity**

<b>Year</b>	<b>White</b>	<b>Black</b>	<b>Hispanic</b>
2004	20.1%	36.5%	26.0%
2005	21.8%	37.7%	28.0%
2006	23.8%	40.0%	31.5%
2007	26.7%	47.0%	39.9%
2008	26.6%	49.4%	42.9%
2009	19.4%	38.4%	32.3%
2010	18.8%	36.1%	28.8%
2011	19.7%	36.4%	28.9%
2012	17.2%	32.7%	26.3%
2013	18.3%	33.4%	27.4%
2014	19.7%	36.8%	27.9%
2015	18.2%	34.6%	26.0%
2016	19.5%	35.6%	26.6%
2017	15.8%	30.3%	22.2%
2018	16.9%	32.8%	24.8%
2019	13.8%	27.4%	20.8%
2020	10.9%	22.5%	17.8%
2021	11.0%	21.7%	16.8%
2022	14.2%	27.5%	21.2%
2023	14.5%	28.5%	21.3%
2024	14.0%	27.4%	20.1%
<b>Source:</b> Home Mortgage Disclosure Act			
<b>Notes:</b> Denial rates account for mortgages for all purposes (i.e., purchase, rehabilitation, and home improvement) on single-family (1-4 unit), owner-occupied properties.			

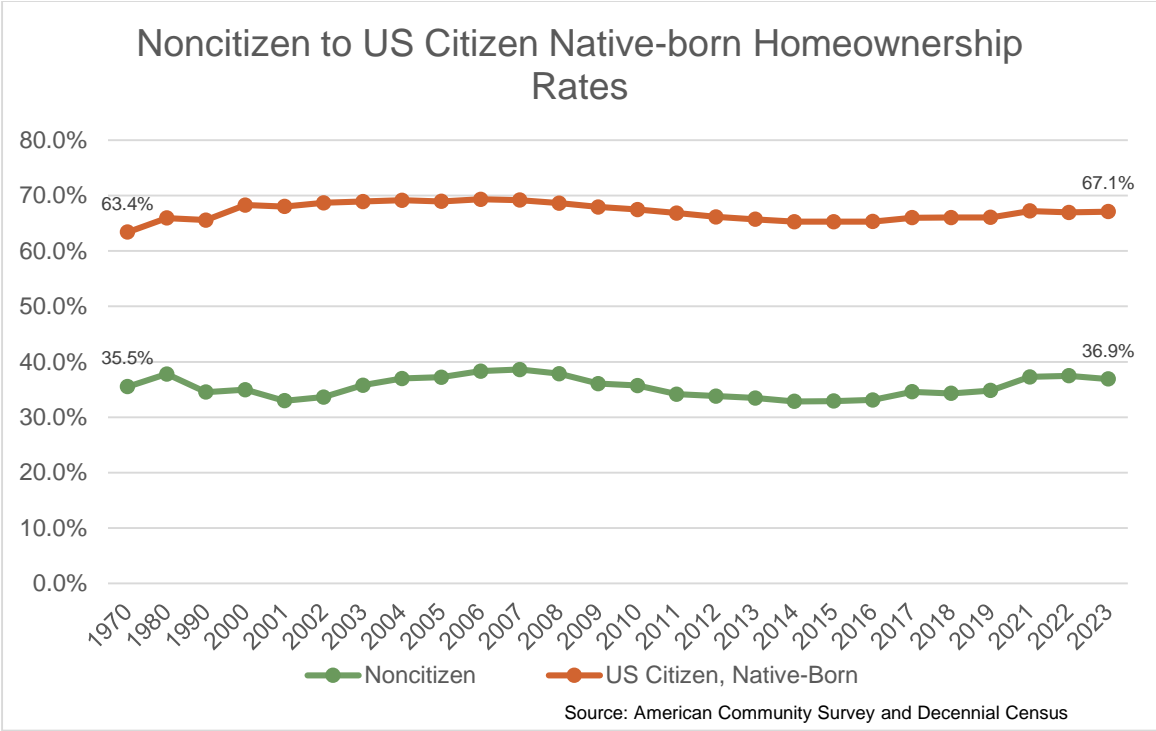
Figure 2: Homeownership Rates by Race and Ethnicity



**Chart 2: Homeownership Rates by Race or Ethnicity**

<b>Year</b>	<b>White</b>	<b>Black</b>	<b>Latino</b>
1960	64.9%	38.2%	44.8%
1970	66.1%	41.7%	43.5%
1980	69.0%	45.4%	44.1%
1990	69.1%	43.9%	42.1%
2000	72.4%	46.6%	45.6%
2001	72.3%	45.8%	45.4%
2002	73.0%	46.3%	46.1%
2003	73.4%	46.5%	47.3%
2004	73.9%	46.4%	47.7%
2005	73.7%	45.9%	48.2%
2006	73.9%	46.6%	49.3%
2007	73.8%	46.7%	49.9%
2008	73.4%	45.8%	49.1%
2009	72.9%	44.7%	48.1%
2010	72.6%	44.5%	47.3%
2011	72.1%	43.8%	46.5%
2012	71.5%	42.9%	45.9%
2013	71.2%	42.3%	45.3%
2014	71.1%	41.5%	45.0%
2015	71.1%	41.2%	45.3%
2016	71.3%	41.0%	45.6%
2017	71.9%	41.8%	47.3%
2018	72.2%	41.7%	47.5%
2019	72.2%	42.3%	48.1%
2021	73.4%	44.2%	50.6%
2022	73.1%	44.3%	51.1%
2023	73.2%	45.0%	51.0%
<b>Source:</b> American Community Survey and Decennial Census			

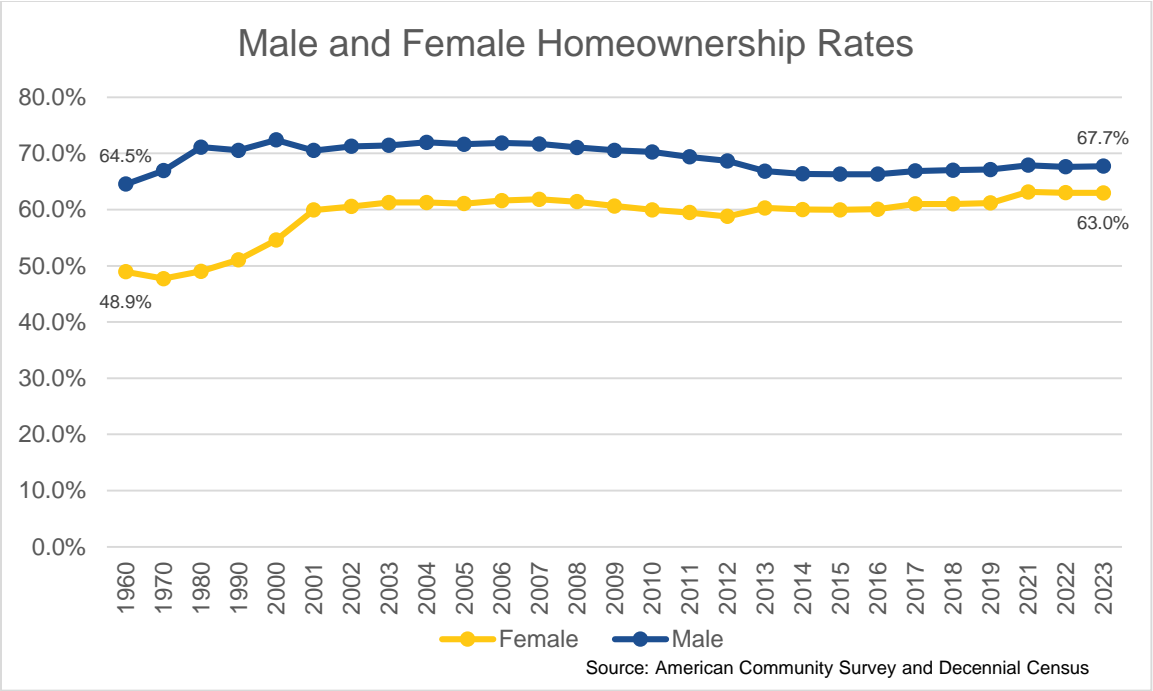
**Figure 3: Homeownership Rates For U.S. Citizen Native Born vs Noncitizens**



**Chart 3: Homeownership Rates by Citizenship Status**

<b>Year</b>	<b>Noncitizen</b>	<b>US Citizen, Native-Born</b>
1970	35.5%	63.4%
1980	37.8%	66.0%
1990	34.5%	65.6%
2000	35.0%	68.3%
2001	33.0%	68.0%
2002	33.6%	68.7%
2003	35.8%	68.9%
2004	37.0%	69.2%
2005	37.2%	69.0%
2006	38.3%	69.3%
2007	38.6%	69.2%
2008	37.9%	68.6%
2009	36.1%	67.9%
2010	35.7%	67.5%
2011	34.2%	66.8%
2012	33.8%	66.1%
2013	33.5%	65.7%
2014	32.9%	65.3%
2015	32.9%	65.3%
2016	33.1%	65.3%
2017	34.6%	66.0%
2018	34.3%	66.0%
2019	34.8%	66.1%
2021	37.3%	67.2%
2022	37.5%	67.0%
2023	36.9%	67.1%
<b>Source:</b> American Community Survey and Decennial Census		

Figure 4: Homeownership Rates by Sex



**Chart 4: Homeownership Rates by Sex**

<b>Year</b>	<b>Female</b>	<b>Male</b>
1960	48.9%	64.5%
1970	47.7%	66.9%
1980	49.0%	71.1%
1990	51.1%	70.6%
2000	54.6%	72.4%
2001	59.9%	70.5%
2002	60.5%	71.3%
2003	61.3%	71.4%
2004	61.3%	72.0%
2005	61.1%	71.6%
2006	61.6%	71.9%
2007	61.8%	71.7%
2008	61.4%	71.1%
2009	60.6%	70.5%
2010	60.0%	70.3%
2011	59.5%	69.4%
2012	58.8%	68.7%
2013	60.3%	66.8%
2014	60.0%	66.4%
2015	59.9%	66.3%
2016	60.1%	66.3%
2017	61.0%	66.9%
2018	61.0%	67.0%
2019	61.2%	67.1%
2021	63.1%	67.9%
2022	63.0%	67.6%
2023	63.0%	67.7%
<b>Source:</b> American Community Survey and Decennial Census		